



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/916,927	07/27/2001	Ruben G. Duran	Duran-1	8764
7590		03/27/2006	EXAMINER	
Ruben G. Duran		DASS, HARISH T		
5201 Glennon Drive		ART UNIT		
Whittier, CA 90601		PAPER NUMBER		
		3628		
DATE MAILED: 03/27/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/916,927

Applicant(s)

DURAN, RUBEN G.

Examiner

Harish T. Dass

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 27 July 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: \_\_\_\_\_.

**DETAILED ACTION**

***Claim Rejections - 35 USC § 102***

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-21 are rejected under 35 U.S.C. 102(b) as being anticipated by Mini et al. (hereinafter Mini – US 6,684,196).

Re. Claim 1, Mini discloses a first client subsystem (host A) disposed in a first office [Figures 1, 4, 7, 23-27; col. 5 lines 27-33; col. 16 line 49 to col. 17 line 35 see host A and workstations or clients], said first client subsystem including [Figure 1; col. 18 lines 22-40; col. 19 lines 27-65]: a microprocessor [col. 18 line 27-29], software running on said microprocessor for facilitating an escrow arrangement [col. 2 lines 49-67; col. 17 lines 13-17; col. 22 lines 7-17], a communication device coupled to said microprocessor [col. 19 lines 48-56], and a display coupled to said microprocessor [col. 19 lines 48-56];

a second client subsystem disposed in a second office [col. 5 lines 27-33; col. 16 line 49 to col. 17 line 35 see host A and workstations or clients], said second client subsystem including [Figure 1; col. 18 lines 22-40; col. 19 lines 27-65]: a microprocessor [col. 18 line 27-29], software running on said microprocessor for facilitating an escrow arrangement [col. 2 lines 49-67; col. 17 lines 13-17; col. 22 lines 7-17], a communication device coupled to said microprocessor [col. 19 lines 48-56], and

Art Unit: 3628

a display coupled to said microprocessor [col. 19 lines 48-56]; and a network connecting said first and second client subsystems [Figures 1, 24-25; col. 16 lines 12-48; col. 16 line 63 to col. 17 line 6; col. 22-25].

Re. Claim 2, Mini discloses wherein said software includes code for receiving customer escrow data [col. 14 lines 19-23; col. 18 lines 5-17; col. 20 lines 1-17].

Re. Claim 3, Mini discloses wherein said software includes code for displaying a list of escrow companies [col. 6 lines 41-48; col. 10 lines 3-47].

Re. Claim 4, Mini discloses wherein said list is customized based on said user data [col. 2 lines 49-59 – see personalized].

Re. Claim 5, Mini discloses wherein said list is customized based on said broker data [col. 2 lines 49-59 – see personalized].

Re. Claim 6, Mini discloses software includes code for establishing a video-conference between said first client and said second client via said network [col. 1 lines 51-56 (meet and communicate); col. 2 lines 61-63; col. 8 lines 48-55].

Re. Claim 7, Mini discloses wherein said software includes code for facilitating an escrow opening meeting online [col. 1 lines 51-56 (meet and communicate); col. 2 lines

Art Unit: 3628

61-63; col. 8 lines 48-55].

Re. Claim 8, Mini discloses software includes code for running customized applications [col. 2 lines 49-59 – see personalized].

Re. Claim 9, Mini discloses wherein said applications are customized based on the parameters provided by an escrow agent, a customer, and or a third party [col. 14 lines 19-23; col. 18 lines 5-17; col. 20 lines 1-17].

Re. Claim 10, Mini discloses wherein said third party is a real estate broker [col. 1 lines 28-40 – see realtor].

Re. Claim 11, Mini discloses 11. The invention of claim 1 wherein said software includes code for retrieving an existing escrow account [col. 2 lines 63-65; col. 18 lines 17-18 – account =data as for computer is concern].

Re. Claim 12, Mini discloses wherein said display is a flat-panel display [Figures 26-27 # 2604; col. 19 line 22, line 51 – see video display which can be flat panel display].

Re. Claim 13, Mini discloses wherein said network is the Internet [col. 16 lines 43-455].

Re. Claim 14, Mini discloses wherein said network is a private network [col. 16 lines 43-

Art Unit: 3628

455 – see LAN].

Re. Claim 15, Mini discloses wherein said first office is an escrow office [col. 1 lines 28-41; lines 51-56].

Re. Claim 16, Mini discloses wherein said escrow office is an independent escrow office [col. 1 lines 28-41; lines 51-56; col. 5 line 34 – independent agent].

Re. Claim 17, Mini discloses including plural first client subsystems disposed in plural respective independent escrow offices [col. 4 lines 7-16; col. 16 lines 12-35, line 64-66 - see distributed system].

Re. Claim 18, Mini discloses wherein said second office is a broker's office [col. 1 lines 28-41; lines 51-56; col. 5 line 34].

Re. Claim 19, Mini discloses including plural second client subsystems disposed in plural respective brokers offices [col. 4 lines 7-16; col. 16 lines 12-35, line 64-66 – see distributed system].

Re. Claim 20, Mini discloses 20. The invention of claim 16 wherein said second office is a title insurance office [col. 1 lines 28-41; lines 51-56; col. 5 line 34; col. 2 lines 53-55 – title company].

Re. Claim 21, Mini discloses input/output devices [col. 19 lines 48-65] and video conference (wherein said communication device is a camera) [col. 8 line 52 - video conference includes camera].

### **Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Applicant is required under 37 CFR ' 1.111 (c) to consider the references fully when responding to this action.

*US 6,909,708 (Krishnaswamy, et al.) "System, method and article of manufacture for a communication system architecture including video conferencing" discloses telephone calls, data and other multimedia information including video, audio and data is routed through a switched network which includes transfer of information across the internet. Users can participate in video conference calls in which each participant can simultaneously view the video from each other participant and hear the mixed audio from all participants. Users can also share data and documents with other video conference participants. Users can manage more aspects of a network than previously possible, and control network activities from a central site.*

*US 20030023538 (Das et al.) discloses An apparatus, system and method for automatically making operation selling decisions are provided. The apparatus, system and method make use of selling policy rules established by human operators associated with a firm to guide the making of decisions to sell products and/or services. The actual decisions to sell are made automatically by the system without requiring human intervention. The decisions to sell are made by negotiating terms of sale with a customer using history information, exogenous preference information, information obtained from third parties, and the like. An initial offer of*

*sale is provided to a customer who may then elect to modify the terms of sale of the product or service. If the customer elects to modify the terms of sale of the product or service, a negotiation engine of the present invention may automatically provide counteroffers to offers made by the customer until acceptable terms of sale are agreed upon. The negotiation with the customer occurs within the framework established by the selling policy rules established by the human operators. Because the actual decisions are performed automatically without human intervention, the decisions may be made much more quickly than would have been done by a human being.*

*US 6,564,261 (Gudjonsson , et al.) "Distributed system to intelligently establish sessions between anonymous users over various networks" discloses a system/network according to certain embodiments of this invention includes a plurality of client applications (e.g., Win32 operable by respective users) and a back-end server system having a plurality of clusters (e.g., running on Windows NT). A main function is to provide users with a simple and secure way of establishing arbitrary communication sessions with other users or services, running either over IP networks or other networks, e.g., PSTN. It also provides operators (an operator is one who operates or manages at least one cluster) a comprehensive environment in which to deploy value added services (e.g., search engine services, database services, shopping services, services for sending users stock information such as stock prices, video conferencing services which enable user(s) to set up a video conference via a video conferencing server that is external to the application, etc.) to their users and to be able to charge for their use, as well as providing them a way to link their installed base of services over to IP networks.*



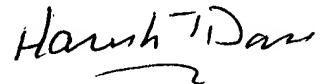
Art Unit: 3628

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Harish T Dass  
Examiner  
Art Unit 3628



3/20/06